

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Appl. No. | : 10/811,011 | Electronically filed by Sally Sorensen |
| Confirmation No. | : 8994 | on April 29, 2009 |
| Applicant | : Daniele Micci-Barreca | |
| Filed | : March 26, 2004 | |
| Title | : METHOD, SYSTEM, AND COMPUTER PROGRAM PRODUCT FOR PROCESSING A FINANCIAL TRANSACTION REQUEST | |
| TC/A.U. | : 3692 | |
| Examiner | : Lindsay M. Maguire | |
| Docket No. | : 025213-9139-US00 | |
| Customer No. | : 023409 | |

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
VIA ELECTRONIC FILING
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This communication responds to the non-final Office action mailed January 29, 2009. This response is being filed by the due date of April 29, 2009. No fees are believed owing with this communication. Please charge any required fees or credit any overpayment to Deposit Account No. 13-3080.

Amendments to the claims begin on page 2.

Remarks begin on page 15.